



**CITY OF HOUSTON**  
Administration & Regulatory Affairs  
Department

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March 12, 2014

Attention Credit Access Business:

[www.houstontx.gov/ara](http://www.houstontx.gov/ara)

This letter is to notify you in advance of the required registration process for all credit access businesses operating in the City of Houston. To legally operate in the city **on and after July 1, 2014**, all credit access businesses will need to register with the city.

On December 18, 2013, Houston City Council approved an amendment to Chapter 28 of the Code of Ordinances relating to Consumer Protection and Regulation of credit access businesses, commonly known as payday lenders and motor vehicle title lenders. This meaningful and reasoned legislation seeks to modify lending practices currently regulated through limited state regulation within the Houston city limits.

Beginning **Tuesday, March 18, 2014**, the City of Houston will begin accepting registration applications, as required under Chapter 28, Article XV. All credit access businesses will need to complete an application form, submit a copy of a current, valid Texas state license issued under Chapter 363 of the Texas Finance Code and a copy of a current, valid Certificate of Occupancy showing that the credit access business is in compliance with the Construction Code.

A non-refundable fee of \$50.00 for each physically separate credit access businesses location must be included with the completed application. Upon approval, the City will issue each a credit access business certificate of registration. The certificate must be prominently displayed in each credit access business in order to operate as a credit access business within the Houston city limits.

Applications will be accepted in-person or by mail. **This new ordinance will be in effect July 1, 2014.**

**Mailing Address**

City of Houston  
Administration & Regulatory Affairs Department  
Commercial Permitting & Enforcement Section  
P.O. Box 1561  
Houston, Texas 77251-1561

**Physical Address**

Houston Permitting Center  
1002 Washington Avenue, 1<sup>st</sup> floor  
Houston, Texas 77002

If you need additional information or have any questions, please:

**Call:** 832-394-8803 Administration & Regulatory Affairs Department - Commercial Permitting & Enforcement. Our customer service counter at the Houston Permitting Center is open Mondays through Fridays from 8:00 a.m. to 4:30 p.m. Please arrive and check-in before 4:00 p.m. to complete the process.

**View:** Chapter 28 ordinance at: <http://www.houstontx.gov/codes>

**Visit:** Administration & Regulatory Affairs website: <http://www.houstontx.gov/ara>

Council Members: Brenda Stardig Jerry Davis Ellen R. Cohen Dwight A. Boykins Dave Martin Richard Nguyen Oliver Pennington  
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